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## **FAX COVER SHEET**

To: Examiner A. Kalinowski  
Examining Group 3600

From: Raymond A. Joao, Esq.

Date: November 2, 2002

Fax No.: 1-703-746-5582

No. Pages: 4 (including cover)

Re: U.S. Patent Application Serial No. 09/391,335  
INFORMATION DISCLOSURE STATEMENT FILING

Examiner Kalinowski:

Please find transmitted herewith a Second Supplemental  
Amendment for filing in the above-identified application.

Respectfully Submitted,



Raymond A. Joao  
Reg. No. 35,907

I hereby certify that this correspondence is being transmitted via facsimile transmission to Examiner A. Kalinowski of Examining Group 3600 at 703-746-5582 on November 2, 2002.

*Raymond A. Joao*  
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RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO  
SERIAL NO. : 09/391,335  
FILED : SEPTEMBER 7, 1999  
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE  
BENEFITS AND/OR EMPLOYEE BENEFITS  
INFORMATION  
EXAMINER : A. KALINOWSKI  
GROUP : 3626

Assistant Commissioner for Patents  
Washington, D.C. 20231

SECOND SUPPLEMENTAL AMENDMENT

Sir:

This is a Second Supplemental Amendment in the above-identified application. Entry of this Second Supplemental Amendment is respectfully requested.